

## INSURANCE POLICY - ORIGINAL

Policy Number:	PN-670189
Insured Name:	Infinity Solutions
Inception Date:	2025-06-01
Expiration Date:	2026-12-01
Duration:	18 months
Payment Terms:	90 days from inception
Policy Limit:	\$106,945,955

### Financial Information

Insured Value:	\$100,643,452
Premium:	\$296,025
Brokerage Commission:	22.91%

### Deductibles

All Other Loss:	\$3,303,000 each and every loss
Earthquake:	\$5,796,000 each and every loss
Named Windstorm:	\$20,443,000 each and every loss
Flood:	\$71,578,000 each and every loss

### Self Insured Retention (SIR)

\$14,973,000 each and every loss and \$18,750,000 in the annual aggregate

## Sublimits

Flood:	\$100,000,000
Sfha Flood:	\$25,000,000
Earthquake:	\$100,000,000
California Earthquake:	\$75,000,000
Named Windstorm:	Policy Limit
Accidental Interruption:	\$10,000,000
Ammonia Contamination:	\$50,000,000
Automatic Coverage:	\$100,000,000
Contingent Time Element:	\$25,000,000
Errors Omissions:	\$25,000,000
Gross Profits:	12 months
Ingress Egress:	\$25,000,000
Miscellaneous Property:	\$10,000,000
Ordinary Payroll:	365 days
Rental Property:	\$50,000,000
Rolling Stock:	\$25,000,000
Transportation:	\$50,000,000
Valuable Papers Records:	\$100,000,000

## Exclusions and Clauses

### ***Terrorism:***

#### **Terrorism Exclusion Endorsement (NMA2919)**

Notwithstanding any provision to the contrary within this reinsurance or any endorsement thereto it is agreed that this reinsurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss; (1) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or (2) any act of terrorism. For the purpose of this exclusion, an act of terrorism means an activity, including the threat of an activity or the preparation for an activity, whether violent or nonviolent, that appears to be intended to (i) intimidate, coerce, or retaliate against any segment of the civilian population, or (ii) disrupt any segment of the economy, or (iii) influence the policy of a government by intimidation, coercion, or retaliation, or (iv) advance a political, religious,

ideological, or ethnic cause. This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

***Nuclear:***

CL 370 Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical, and Electromagnetic Weapons Exclusion Clause

***Communicable Disease:***

Included

**Cyber:****Marine Cyber Exclusion (LMA5402)**

This clause shall be paramount and shall override anything in this insurance inconsistent therewith. 1 In no case shall this insurance cover any loss, damage, liability or expense directly or indirectly caused by, contributed to by or arising from: 1.1 the failure, error or malfunction of any computer, computer system, computer software programme, code, or process or any other electronic system, or 1.2 the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

***Sanctions:***

Excluded

***Microorganism:*****Microorganism Exclusion (LMA5018)**

This Policy does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to: mold, mildew, fungus, spores or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health. This Exclusion applies regardless whether there is (i) any physical loss or damage to insured property; (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence; (iii) any loss of use, occupancy, or functionality; or (iv) any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns. This Exclusion replaces and supersedes any provision in the Policy that provides insurance, in whole or in part, for these matters.



***Transmission & Distribution Lines:***

Included

Coverage Information

Earthquake:	Excluded
Strikes, Riots, Civil Commotion:	Included
Named Windstorm:	Included
Flood:	Included